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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/991,894

11/13/2001

Scott Lascelles

132538-1016

4186

32914 7590 06/23/2011  
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EXAMINER

COLBERT, ELLA

ART UNIT

PAPER NUMBER

3694

MAIL DATE

DELIVERY MODE

06/23/2011

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/991,894	LASCELLES ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	ELLA COLBERT	3694	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 24 August 2010.
2. ☒ The allowed claim(s) is/are 1-15 and 25-37.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☒ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)</li> <li>2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</li> <li>3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br/>Paper No./Mail Date _____</li> <li>4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br/>of Biological Material</li> </ol> | <ol style="list-style-type: none"> <li>5. <input type="checkbox"/> Notice of Informal Patent Application</li> <li>6. <input type="checkbox"/> Interview Summary (PTO-413),<br/>Paper No./Mail Date _____.</li> <li>7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment</li> <li>8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance</li> <li>9. <input checked="" type="checkbox"/> Other <u>Printer Rush Attached.</u></li> </ol> |
|--|---|

/Ella Colbert/  
 Primary Examiner, Art Unit 3694

**DETAILED ACTION (Corrected Notice of Allowability)**

1. Claims 1-15 and 25-37 are pending. Claims 3 and 14 have been amended and claims 25-37 have been added in this communication filed 08/24/10 entered as Response to Non-Final Action and Request for Extension of Time.

***EXAMINER'S COMMENT***

***Drawings***

3. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because The drawings are informal and unacceptable for publication (printing). Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

Claims 1-15 and 25-37 are allowed.

The following is an examiner's statement of reasons for allowance:

The prior art Pitroda, Rosen, and Walker et al. disclose a method, a system, and a non-transitory computer readable media storing instructions when read by a computer causes the computer to perform a balance transfer request for transferring a balance from the first credit account to a second credit account and determining with a business logic server using the account data associated with the first credit account that is related to the second financial institution where the second credit account is held. Pitroda,

Rosen, and Walker et al. did not disclose a method, a system, and a non-transitory computer readable media storing instructions when read by a computer causes the computer to process a balance transfer request if it meets all of at least one eligibility requirement for transferring the balance, and otherwise not processing the balance transfer request.

Albert B Crenshaw discloses using transfer checks for shifting an old balance onto a new card (a balance transfer). Albert B. Crenshaw did not disclose a method, a system, and a non-transitory computer readable media storing instructions when read by a computer causes the computer to perform a balance transfer request for transferring a balance from the first credit account to a second credit account and determining with a business logic server using the account data associated with the first credit account that is held is related to the second financial institution where the second credit account is held.

Ed Hanke discloses encouraging current cardholders to transfer their balances to lower interest rate accounts. Ed Hanke did not disclose a method, a system, and a non-transitory computer readable media storing instructions when read by a computer causes the computer to perform a balance transfer request for transferring a balance from the first credit account to a second credit account and determining with a business logic server using the account data associated with the first credit account that is held is related to the second financial institution where the second credit account is held.

Anonymous, Communications News. Nokomis: "On-line system approves loans while customer waits" discloses credit evaluating that automatically applies financial

criteria to score applications. Anonymous, Communications News. Nokomis: "On-line system approves loans while customer waits" did not disclose a method, a system, and a non-transitory computer readable media storing instructions when read by a computer causes the computer to perform a balance transfer request for transferring a balance from the first credit account to a second credit account and determining with a business logic server using the account data associated with the first credit account that is held is related to the second financial institution where the second credit account is held.

***Other Related Prior Art***

Jennings et al. (US 5,659,165); Mansvelt et al. (US 5,175,416); and Cunningham (US 6,014,645).

Alsop, Stewart; "The first powerhouse bank of the virtual world" discloses NextCard and its Internet Access Financial run by Jeremy Lent.

Business Editors; NextCard: The New Competition In Online Credit Cards: NextCard Visa versus the Yahoo/First USA Visa" discloses online approval, design your own card, online balance transfers offering immediate savings, guaranteed safe purchases anywhere on the Internet, and full online customer service.

An extensive search was performed and no better prior art was found.

For these reasons claims 1, 14 and 25 are deemed allowable over the prior art of record and claims 2-13,15, and 26-37 are allowed by dependency.

It appears that the instant invention is beyond the skill of one of ordinary art. Accordingly the invention would NOT have been obvious because one of ordinary skill

could not have been expected to achieve it. NOR would they have been able to predict the results, and as such, they would have not capability of expecting success.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### **Inquiries**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to ELLA COLBERT whose telephone number is (571)272-6741. The examiner can normally be reached on a Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/Ella Colbert/  
Primary Examiner, Art Unit 3694

June 20, 2011